

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
William D Baldwin  
Nichole Holly Baldwin  
Debtors

Case No. 16-02698-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 38

Date Rcvd: Oct 11, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2016.

db/jdb  
4805569 +William D Baldwin, Nichole Holly Baldwin, 658 E Lincoln Avenue, Myerstown, PA 17067-2217  
ARTHUR LASHIN ESQUIRE, HAYT HAYT & LANDAU LLC, 123 SOUTH BROAD STREET SUITE 1660,  
PHILADELPHIA, PA 19109-1003  
4805570 BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVENUE STE 502, PO BOX 8875,  
CAMP HILL, PA 17001-8875  
4805574 +CBCS, PO BOX 2724, COLUMBUS, OH 43216-2724  
4805577 +CONVERGENT HC RECOVERI, 121 NE JEFFERSON STREET, PEORIA, IL 61602-1256  
4805578 +CONVERGENT HC RECOVERIE, 121 NE JEFFERSON ST, PEORIA, IL 61602-1256  
4805579 DGR MANAGEMENT INC, PO BOX 6977, READING, PA 19610-0977  
4805580 +DGR MANAGEMENT INC, 2201 RIDGEWOOD RD STE 400, WYOMISSING, PA 19610-1193  
4805582 +DR DHADUK N, PO BOX 1573, 341 CUMBERLAND ST 2ND FLOOR, LEBANON, PA 17042-5547  
4805584 FLORIDA FINANCIAL, PO BOX 14548, FORT LAUDERDALE, FL 33302-4548  
4805586 FRESH VIEW SOLUTIONS, PO BOX 172285, DENVER, CO 80217-2285  
4805587 +GURSKI & D'AGOSTINO FAMILY, DENTISTRY, 601 E LANCASTER AVE, SCHILLINGTON, PA 19607-1366  
4805588 HAYT HAYT AND LANDAU LLC, 123 S BROAD STREET, SUITE 1660, PHILADELPHIA, PA 19109-1003  
4805589 +JONESTOWN BANK AND TRUST CO, 2 W MARKET STREET, JONESTOWN, PA 17038-9628  
4805590 KATHY GURSKI DMD, MARK D'AGOSTINO DMD PC, 601 E LANCASTER AVE, SHILLINGTON, PA 19607-1366  
4805592 MSHMC PHYSICIANS GROUP, PO BOX 643313, PITTSBURG, PA 15264-3313  
4805594 NATIONAL RECOVERY AGENCY, PO BOX 67015, HARRISBURG, PA 17106-7015  
4805593 +NATIONAL RECOVERY AGENCY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036  
4805595 +ONEMAIN FINANCIAL, PO BOX 499, HANOVER, MD 21076-0499  
4805597 ONEMAIN FINANCIAL, PO BOX 9001122, LOUISVILLE, KY 40290-1122  
4805596 #ONEMAIN FINANCIAL, PO BOX 183172, COLUMBUS, OH 43218-3172  
4805598 +PENN CREDIT, 916 S 14TH STREET, PO BOX 988, HARRISBURG, PA 17108-0988  
4805599 +PENN CREDIT CORPORATION, 916 S 14TH STREET, HARRISBURG, PA 17104-3425  
4805600 +READING PEDIATRICS INC, 541 W PENN AVE, ROBESONIA, PA 19551-1419  
4805601 READING PEDIATRICS INC, 541 W PENN AVENUE, PO BOX 177, ROBESONIA, PA 19551-0177  
4805602 SOLOMON AND SOLOMON PC, COLUMBIA CIRCLE, PO BOX 15019, ALBANY, NY 12212-5019  
4805605 WELLSPAN GOOD SAMARITAN HOSPITAL, PO BOX 4217, LANCASTER, PA 17604-4217

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4805572 +EDI: STFC.COM Oct 11 2016 19:08:00 CACH LLC, ATTN BANKRUPTCY DEPT,  
4340 SOUTH MONACO ST 2ND FLOOR, DENVER, CO 80237-3485  
4805573 EDI: CAPITALONE.COM Oct 11 2016 19:08:00 CAPITAL ONE BANK USA NA, 15000 CAPITAL ONE DRIVE,  
RICHMOND, VA 23238  
4805575 +EDI: CITICORP.COM Oct 11 2016 19:08:00 CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
4805576 +EDI: WFNNB.COM Oct 11 2016 19:08:00 COMENITY BANK VICTORIA SECRET, PO BOX 182789,  
COLUMBUS, OH 43218-2789  
4805581 E-mail/Text: bankruptcy.bnc@ditech.com Oct 11 2016 19:11:23 DITECH SERVICING LLC,  
PO BOX 6172, RAPID CITY, SD 57709-6172  
4805583 E-mail/Text: accounting@fbcreditservices.com Oct 11 2016 19:11:37 FB CREDIT SERVICES LLC,  
PO BOX 7187, COLUMBIA, MO 65205-7187  
4805585 +EDI: FORD.COM Oct 11 2016 19:08:00 FORD CREDIT, PO BOX 542000, OMAHA, NE 68154-8000  
4805591 +EDI: CBSKOHLS.COM Oct 11 2016 19:08:00 KOHLS, N56 W 17000 RIDGEWOOD DRIVE,  
MENOMONEE FALLS, WI 53051-7096  
4805603 +E-mail/Text: bankruptcydepartment@tsico.com Oct 11 2016 19:11:40 TRANSWORLD SYSTEMS INC,  
507 PRUDENTIAL RD, HORSHAM, PA 19044-2308  
4805604 EDI: WFNNB.COM Oct 11 2016 19:08:00 VICTORIAS SECRET, PO BOX 659728,  
SAN ANTONIO, TX 78265-9728  
4805606 +E-mail/Text: notices@burt-law.com Oct 11 2016 19:11:42 YALE D WEINSTEIN ESQUIRE,  
BURTON NEIL & ASSOCIATES PC, 1060 ANDREW DRIVE SUITE 170, WEST CHESTER, PA 19380-5600  
TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4805571\* +BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVENUE STE 502, PO BOX 8875,  
CAMP HILL, PA 17001-8875

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 13, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2016 at the address(es) listed below:

Joshua I Goldman on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com  
Leonard Zagurskie, Jr on behalf of Joint Debtor Nichole Holly Baldwin  
lzaglaw.usa@startmail.com, lzaglaw.usa@startmail.com  
Leonard Zagurskie, Jr on behalf of Debtor William D Baldwin lzaglaw.usa@startmail.com,  
lzaglaw.usa@startmail.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**Debtor 1 **William D Baldwin**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0558**

EIN --\_-----

Debtor 2 **Nichole Holly Baldwin**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6386**

EIN --\_-----

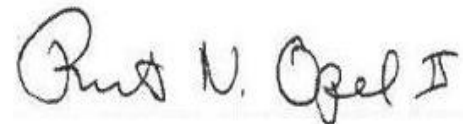
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-02698-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

William D Baldwin

Nichole Holly Baldwin

**By the  
court:**Honorable Robert N. Opel  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

October 11, 2016**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**